Case 04-44327 Doc 1 Filed 12/02/04 Entered 12/02/04 10:12:45 Desc Petition Page 1 of 24

(Official Form 1) (12/02)

FORM B1	United States Bankruptcy Court Northern District of Illinois					\	oluntary Petition			
	btor (if indiver, Jacquely)		Last, First,	Middle):		Name of	Joint Deb	tor (Spouse)	(Last, First	, Middle):
	ames used by			years				sed by the Jonaiden, and t		in the last 6 years):
Soc. Sec./Ta			n one, state a	ıll):		Soc. Sec.	/Tax I.D.	No. (if mor	e than one,	state all):
Street Addre 414 S. Wa Itasca, IL 6	ss of Debtor alnut St	(X-XX-9855 (No. & Stre	et, City, Stat	e & Zip C	ode):	Street Ad	dress of Jo	oint Debtor (N	No. & Street	, City, State & Zip Code):
County of Ro Principal Pla			Page				f Residence Place of I	ce or of the Business:	· · · · · · · · · · · · · · · · · · ·	
Mailing Add	ress of Debt	or (if differe	ent from stre	et address):	Mailing A				nt from street address):
Location of I (if different fi	_						- C/	Poter 13	·	
☐ There is ☐ Individu ☐ Corpora ☐ Partners	Type of De	cy case cond	cerning debto k all boxes the Rail Stoo	or's affilia nat apply) road ekbroker nmodity E	Broker	ctner, or pa	hapter or thoter 7 oter 9	Section of le Petition is	Bankruptcy Filed (Che Chapter 11 Chapter 12	Chapter 13
Chap Debtor	Naturner/Non-Busineter 11 Sma is a small busing a small busing and elects C. § 1121(e)	ness Il Business asiness as de to be consi-	(Check one beginning Bus) (Check all beginned in 11 to be seen to	oxes that J.S.C. §	apply)	Fult Filing Must	Filing Fee g Fee to be attach sig	e attached e paid in insta gned applicat he debtor is a	e (Check or allments (Ap ion for the unable to pa	oplicable to individuals only.) court's consideration y fee except in installments.
Statistical/Ac Debtor	dministrative estimates tha	e Informati it funds will it, after any	be available exempt prop	for distri erty is ex	bution to unsecluded and addicted			Deptor	Northern 12/02 10:15:	UELYN BURMETETT
Estimated Nu	ımber of Cre	ditors	1-15	6-49	50-99 100-199	200-999	1000-over	inge:	r: 13 John	Rec. # : 3113547 Squires
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,0 \$10 milli		on \$10	0,000,001 to 00 million	341 mt ConfHr Truste	9: 01/ 9: 01/,	06/2005 @ 10:30A 28/2005 @ 11:30A NN STEARNS ####################################
Estimated De \$0 to \$50,000	bts \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,0 \$10 milli		on \$10	0,000,001 to 00 million	1 : 04BK	44327-BI	6 001

voluntal y 1 cution	Name of Debtor(s): Burmeister, Jacquelyn	FORM B1, Pa
(This page must be completed and filed in every case)	bullileister, Jacqueiyii	
Prior Bankruptcy Case Filed Within Last	6 Years (If more than one, attach	additional sheet)
Location	Case Number:	Date Filed:
Where Filed: Northern District of IL	02B22077	6/06/02
Pending Bankruptcy Case Filed by any Spouse, Partner, o	•	•
Name of Debtor: - None -	Case Number:	Date Filed:
	D 1	
District:	Relationship:	Judge:
Sign	natures	
Signature(s) of Debtor(s) (Individual/Joint)		Exhibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is re	quired to file periodic reports (e.g., f
petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securit	es and Exchange Commission pursurities Exchange Act of 1934 and is
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter	
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	Exhibit A is attached and	made a part of this petition.
the relief available under each such chapter, and choose to proceed under chapter 7.		Exhibit B
I request relief in accordance with the chapter of title 11, United States		ted if debtor is an individual
Code, specified in this petition.	I, the attorney for the petitioner	e primarily consumer debts) named in the foregoing petition, dec
x angulink. Bumeiste	that I have informed the petition	ner that [he or she] may proceed und
Signature/of Deblor Jacquelyn Burmeister		11, United States Code, and have
	explained the relief available un	uer each such chapter.
X Signature of Joint Debtor	X Signature of Attorney for I	lebtor(c) Data
Signature of Joint Deolor	Shobhana R. Kasturi #	Debtor(s) # Date 0619
Telephone Number (If not represented by attorney)	T.	Exhibit C fromando Usica
receptione Number (if not represented by automey)	Does the debtor own or have po	ossession of any property that poses
11 22/01	a threat of imminent and identif safety?	lable narm to public health or
Date / /	•	ched and made a part of this petition
Signature of Attorney	■ No	•
X Khill M	Signature of Nov	1-Attorney Petition Preparer
Signature of Attorney for Debtor(s) # 6280649		petition preparer as defined in 11 U.
Shobhana R. Kasitin #0239279- Armindo Maria	§ 110, that I prepared this docur	ment for compensation, and that I ha
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy	of this document.
Macey & Chern		
Firm Name 444 N. Wells, Ste. 301	Printed Name of Bankrupto	y Petition Preparer
Chicago, IL 60610		
Address	Social Security Number	
(312) 467-0004 Fax: (312) 467-1832 Telephone Number	111-	
17/1/04	Address	
Date	Names and Social Security	numbers of all other individuals who
v	prepared or assisted in prep	aring this document:
Signature of Debtor (Corporation/Partnership) declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this		
petition on behalf of the ceptor.	If more than one nercon nea	pared this document, attach addition
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		pared this document, attach addition propriate official form for each person
	1	•
X	Signature of Bankruptcy Pe	tition Preparer
Signature of Authorized Individual		
Printed Name of Authorized Individual	Date	
I miled Ivalie of Admonized Individual		
	A bankruptcy petition prepa	arer's failure to comply with the e Federal Rules of Bankruptcy
Title of Authorized Indisadual		e rederal Kides of Bankbintev
Title of Authorized Individual		es or imprisonment or both. 11

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United States Bankruptcy Court Northern District of Illinois

In re	Jacquelyn Burmeister		Case No	
_		Debtor		
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	250,000.00		
B - Personal Property	Yes	3	8,825.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		172,992.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		800.00	
G - Executory Contracts and Unexpired Leases	Yes	1	10		
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,705.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,735.00
Total Number of Sheets of ALL Schedules		12			
	T	otal Assets	258,825.00	Section 1 to 1	
			Total Liabilities	173,792.00	

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In re	Jacquelyn Burmeister	Case N	lo
		Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at 414 S. Walnut St, Itasca IL 60143.	fee simple	J	250,000.00	163,992.00

Joint Interest with Non-filing spouse.

Sub-Total > 250,000.00 (Total of this page)

Total >

250,000.00

(Report also on Summary of Schedules)

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In re	Jacquelyn Burmeister	Case No	W 0.500
		Debtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Check	ing account with Charter One	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscel	llaneous used household goods	-	800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Persoi	nal Used Clothing	-	500.00
7.	Furs and jewelry.	Miscel	laneous costume jewelry	-	25.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
				Sub-Tota	1,325.00
			(Total of this page)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

² continuation sheets attached to the Schedule of Personal Property

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In	re Jacquelyn Burmeister		,	Case No.	
			Debtor		
		SCHED	ULE B. PERSONAL PROPER (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	×			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	Х			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	x			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	No tax	return expected for 2004. Debtor owes.	-	0.00
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
				Sub-Tota (Total of this page)	1 > 0.00

Sheet $\underline{1}$ of $\underline{2}$ continuation sheets attached to the Schedule of Personal Property

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	re Jacquelyn Burmeister			ase No	
			Debtor		
		SCHEDU	ULE B. PERSONAL PROPERT (Continuation Sheet)	Ϋ́Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24.	Boats, motors, and accessories.		ontrea Boat - aid outside plan.	-	7,500.00
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	x			
33.	Other personal property of any kind not already listed.	X			

Sub-Total > 7,500.00 (Total of this page)

rotar >

8,825.00

Sheet $\underline{2}$ of $\underline{2}$ continuation sheets attached to the Schedule of Personal Property

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In re	Jacquelyn Burmeister		Case No.
		Debtor	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property Real Estate located at 414 S. Walnut St, Itasca IL 60143. Joint Interest with Non-filing spouse.	735 ILCS 5/12-901	7,500.00	250,000.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	800.00	800.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	100%	500.00
<u>Furs and Jewelry</u> Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	25.00	25.00
Boats, Motors and Accessories 1997 Montrea Boat - To be paid outside plan.	735 ILCS 5/12-1001(b)	1,175.00	7,500.00

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In re	Jacquelyn Burmeister	Case No	· · · · · · · · · · · · · · · · · · ·
-		Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity or the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also or the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	S	Hu	sband, Wife, Joint, or Community	-18	S N	D	AMOUNT OF CLAIM	
CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODEBTOR	H & J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN			S P U T	WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 4061			00-02					
Countrywide Home Loans P.O. Box 10229 Van Nuys, CA 91410-0229		_	First Mortgage Real Estate located at 414 S. Walnut St, Itasca IL 60143. Joint Interest with Non-filing spouse. Value \$ 250,000.00				112,000.00	0.00
Account No. xxxxx8277			02				1	
Itasca Bank and Trust CO 308 W. Irving Park Rd Itasca, IL 60143		_	Second Mortgage Real Estate located at 414 S. Walnut St, Itasca IL 60143. Joint Interest with Non-filing spouse.					
			Value \$ 250,000.00	+	_	╀	48,492.00	0.00
Account No. xxx-xx-9855 Kohls PO Box 3120 Milwaukee, WI 53201-3120		_	99-02 Judgment Lien Real Estate located at 414 S. Walnut St, Itasca IL 60143. Debtor intends to aviod lien. Joint Interest with Non-filing spouse.					
		_	Value \$ 250,000.00	_	+	_	3,500.00	0.00
Account No. xxx-xx-9855	_		02					
McHenry Savings Bank 2401 Green St. McHenry, IL 60050	×	-	Lien on Boat 1997 Montrea Boat - To be paid outside plan.					
			Value \$ 7,500.00	\perp			9,000.00	1,500.00
0 continuation sheets attached			(Total o		bto s pa		172,992.00	
			(Report on Summary of	Sch	To edu		172,992.00	

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In re	Jacquelyn Burmeister	Case No.
	Del	btor ,
	SCHEDULE E. CREDITORS HOLDING	UNSECURED PRIORITY CLAIMS
unsec addre	cured claims entitled to priority should be listed in this schedule. In the	of priority, is to be set forth on the sheets provided. Only holders of the boxes provided on the attached sheets, state the name and mailing ding priority claims against the debtor or the property of the debtor, as
on th or th	ne appropriate schedule of creditors, and complete Schedule H - Codebt	claim, place an "X" in the column labeled "Codebtor," include the entity fors. If a joint petition is filed, state whether husband, wife, both of them. I," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or
"Unli		gent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these
	teport the total of claims listed on each sheet in the box labeled "Subto the box labeled 'Total" on the last sheet of the completed schedule. I	otal" on each sheet. Report the total of all claims listed on this Schedule Repeat this total also on the Summary of Schedules.
■ C	Check this box if debtor has no creditors holding unsecured priority cla	aims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below	if claims in that category are listed on the attached sheets.)
□ E	extensions of credit in an involuntary case	
	Claims arising in the ordinary course of the debtor's business or financial appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).	ial affairs after the commencement of the case but before the earlier of
	Vages, salaries, and commissions	
inder	Vages, salaries, and commissions, including vacation, severance, and significant pendent sales representatives up to \$4,650* per person earned within 9 ation of business, which ever occurred first, to the extent provided in	ick leave pay owing to employees and commissions owing to qualifying 00 days immediately preceding the filing of the original petition, or the 11 U.S.C. § 507 (a)(3).
ΩС	Contributions to employee benefit plans	
	Money owed to employee benefit plans for services rendered within 18 ation of business, whichever occurred first, to the extent provided in 1	30 days immediately preceding the filing of the original petition, or the 1 U.S.C. § 507(a)(4).
_	Certain farmers and fishermen	
C	Claims of certain farmers and fishermen, up to \$4,650* per farmer or fi	sherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	deposits by individuals	
	laims of individuals up to \$2,100* for deposits for the purchase, lease, were not delivered or provided. 11 U.S.C. § 507(a)(6).	or rental of property or services for personal, family, or household use,
	limony, Maintenance, or Support	
C	claims of a spouse, former spouse, or child of the debtor for alimony, ma	uintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	axes and Certain Other Debts Owed to Governmental Units	
Ta	axes, customs duties, and penalties owing to federal, state, and local g	governmental units as set forth in 11 U.S.C § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Ins	
Cl of the	laims based on commitments to the FDIC, RTC, Director of the Office of e Federal Reserve System, or their predecessors or successors, to mainta	f Thrift Supervision, Comptroller of the Currency, or Board of Governors ain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
* A	ounts are subject to adjustment on April 1, 2004, and every three years t	thorougher with respect to cases commenced on or after the date of

0 continuation sheets attached

adjustment.

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In re	Jacquelyn Burmeister	Case No.
		Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	CO	Hu	sband, Wife, Joint, or Community	18	I N	P	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ZF-ZGE	DZLLGDLDAHED	SPUTED	AMOUNT OF CLAIM
Account No. xxx-xx-9855	\neg	T	00-02	┦ ₹	Į		
Capital One PO Box 85522 Richmond, VA 23285-5522		-	Credit Card		Ď		500.00
Account No. xxx-xx-9855		┢	00-03	\vdash			
Household PO Box 98707 Las Vegas, NV 89193	i	-	Credit Card				
				L			300.00
Account No. xxCHxx1239 Moss & Bloomberg LTD 305 W. Briarcliff Bolingbrook, IL 60440		ı	04 Real Estate located at 414 S. Walnut St, Itasca IL 60143 Collection for Itasca Bank & Trust/notice only				
						Ш	0.00
Account No.							
0 continuation sheets attached			S (Total of t	ubt nis p			800.00
			(Report on Summary of Sc		ota ule:	- 1	800.00

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In re	Jacquelyn Burmeister	Case No.					
		Debtor					
	SCHEDULE G. EXECUTOR	RY CONTRACTS AND UNEXPIRED LEASES					
	Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.						
	NOTE: A party listed on this schedule will not rece schedule of creditors.	ive notice of the filing of this case unless the party is also scheduled in the appropriate					
	■ Check this box if debtor has no executory contract:	s or unexpired leases.					
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.					

⁰ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Jacquelyn Burmeister	Case No.						
		Debtor						
	SCHEDULE H. CODEBTORS							
debto repoi immo	Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.							
	Check this box if debtor has no codebtors.							
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR						
	John Burmeister 414 S. Walnut	McHenry Savings Bank 2401 Green St.						

McHenry, IL 60050

Itasca, IL 60143

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In re	Jacquelyn Burmeister		Case No.
-	·	Debtor	,

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case

	on is filed, unless the spouses are separated and a joint p				
Debtor's Marital Status:	DEPENDENTS OF D	EBTOR AN	D SPOUSE		
	NAMES	AG	E RELATIO	NSHIP	
	None.		į		
Married					
EMPLOYMENT:	DEBTÖR		SPOUS	'E	
	eceptionist	Engineer	31 003		
	ttle Sisters of the Poor	-	Pacific Railway		
		3 years	T achie Hallway		
	W. Northwest Hwy	10118 Fra	nklin		
	alatine, IL 60067		ark, IL 60131		
1 6	maino, ie ooo	Taman	and in the control		
*	average monthly income)		DEBTOR		SPOUSE
	iges, salary, and commissions (pro rate if not paid mon	thly)	1,733.00	\$	5,360.00
· · · · · · · · · · · · · · · · · · ·	me	\$	0.00	\$	0.00
SUBTOTAL		\$	1,733.00	\$	5,360.00
LESS PAYROLL DE	DUCTIONS				
a. Payroll taxes and s	ocial security	\$	933.00	\$	1,360.00
-	- 	\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	95.00
d. Other (Specify)		\$	0.00	\$	0.00
```		\$	0.00	\$	0.00
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	933.00	\$	1,455.00
TOTAL NET MONTHLY	TAKE HOME PAY	\$	800,00	\$	3,905.00
Regular income from open	ration of business or profession or farm (attach detailed				
		\$	0.00	\$	0.00
	/	\$	0.00	\$	0.00
		\$	0.00	\$	0.00
Alimony, maintenance or	support payments payable to the debtor for the debtor's				
	ed above	\$	0.00	\$	0.00
Social security or other go	overnment assistance	Φ.	0.00	Φ.	2.22
(Specify)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$ <u> </u>	0.00	\$	0.00
D		ф <u> </u>	0.00	э <u></u> \$	0.00
	ome	\$	0.00	Φ	0.00
Other monthly income		\$	0.00	\$	0.00
(Specify)		\$ <del></del>	0.00	\$	0.00
TOTAL MONTHLY INC	OME	\$	800.00	\$	3,905.00
TOTAL COMBINED MC			Report also on Sur	mmary o	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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n re Jacqu	ielyn Burmeister				Case No	<del></del>	
			D	ebtor			
S	CHEDULE J. CUI	RRENT EXPI	ENDIT	URES OF	INDIVIDUAL	DEBTOR	R(S)
Complete made bi-week	this schedule by estimati ly, quarterly, semi-annua	ng the average mo	onthly exp	penses of the de	btor and the debtor	s family. Pro	rate any paym
☐ Check thi	s box if a joint petition in res labeled "Spouse."	•		-	parate household. (	Complete a se	parate schedul
Rent or home	e mortgage payment (incl	ude lot rented for	mobile h	ome)		\$	782.00
Are real estat	e taxes included?	Yes					
Is property in	surance included?	Yes	No	X			
Utilities: Ele	ectricity and heating fuel					\$	207.00
Wa	iter and sewer					\$	50.00
Tel	ephone					\$	85.00
Oth	ner					\$	0.00
	nance (repairs and upkee	•					50.00
							350.00
_							50.00
-	dry cleaning						45.00
	dental expenses						25.00
	n (not including car payn						
	lubs and entertainment, n	, ,					50.00
	ntributions					\$	0.00
Insurance (no	t deducted from wages of	r included in home	e mortgaş	ge payments)		_	
Hoi	meowner's or renter's					· · ·   \$	50.00
Hea	ılth		 			\$ .s	0.00
	to						100.00
Oth						\$ <u> </u>	0.00
	ducted from wages or inc		ortgage p	ayments)			
· •	ecify) Property Taxes		. 11 .			\$	300.00
	nyments: (In chapter 12 a				- '	4	0.00
Oth							511.00
	er Motor Boat paym	ent				\$	268.00
		<u>'s vehicle payment</u>	ts #2			\$	572.00
	ntenance, and support pa						0.00
	support of additional dep						0.00
	ises from operation of bu						0.00
OtherF	Personal Grooming, haircu	ıts				\$	40.00
Other						\$	0.00
TOTAL MON	THLY EXPENSES (Rep	ort also on Summ	ary of Sc	hedules)		\$	3,735.00
nos		a a					
	ER 12 AND 13 DEBTOR	-	•				.,
	formation requested below	v, including wheth	er plan p	ayments are to	be made bi-weekly,	monthly, and	nually, or at so
ther regular in					do.	<u>,                                    </u>	
	ected monthly income					***	
	cted monthly expenses .						
<ul><li>L. Excess inco</li></ul>	ome (A minus B)				\$	970.00	_

(interval)

D. Total amount to be paid into plan each Monthly

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#### United States Bankruptcy Court Northern District of Illinois

In re	Jacquelyn Burmeister		Case No.	
		Debtor(s)	Chapter	13

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date	11-22-04	Signature Days us a K. Bumus (4)	
		Jacquelyn Burmelister Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (9/00)

#### United States Bankruptcy Court Northern District of Illinois

		1 (Of the II District of Illinois			
In re	Jacquelyn Burmeister		Case No.		
		Debtor(s)	Chapter 13		
		STATEMENT OF FINANCIAL AFF	AIRS		
not a joi: proprieto	uses is combined. If the case is filed, unless the spou	d by every debtor. Spouses filing a joint petition may fed under chapter 12 or chapter 13, a married debtor muses are separated and a joint petition is not filed. An intemployed professional, should provide the information all affairs.	ist furnish information for both spouses whether or dividual debtor engaged in business as a sole		
Question to any qu	is 19 - 25. If the answer to an ap	leted by all debtors. Debtors that are or have been in buplicable question is "None," mark the box labeled "sheet properly identified with the case name, case number 1.	None." If additional space is needed for the answer		
		DEFINITIONS			
of the fo	" for the purpose of this form if th llowing: an officer, director, mana	siness" for the purpose of this form if the debtor is a content of the debtor is or has been, within the six years immediate using executive, or owner of 5 percent or more of the vip; a sole proprietor or self-employed.	y preceding the filing of this bankruptcy case, any		
corporate equity set U.S.C. §	ions of which the debtor is an officeurities of a corporate debtor and	cludes but is not limited to: relatives of the debtor; gene cer, director, or person in control; officers, directors, a their relatives; affiliates of the debtor and insiders of s	nd any owner of 5 percent or more of the voting or		
	1. Income from employment	or operation of business	<del></del>		
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the <b>two years</b> immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
	AMOUNT \$8,000.00	SOURCE (if more than one) Employment income - estimated 2002			
	\$4 000.00	Employment income - estimated 2003			
	\$19,063.00	Employment income - 2004 year-to-date			

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

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#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor. made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

2

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruntcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER Itasca Bank and Trust Co. v

NATURE OF PROCEEDING Mortgage Foreclosure

COURT OR AGENCY AND LOCATION **Dupage County** 

STATUS OR DISPOSITION Pending

Debtor

Case No 04CH001239

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately None

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

3

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Macey Chern & Diab 444 N. Wells, Ste. 301 Chicago, IL 60610 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2004 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2700 total, \$1500 paid prepetition

#### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or

depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

5

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

SITE NAME AND ADDRESS

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER

**BEGINNING AND ENDING** 

I.D. NUMBER

**ADDRESS** 

NATURE OF BUSINESS

DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

**ADDRESS** 

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#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answe and that they are true and correct.	ers contained in the foregoing statement of financial affairs and any attachments thereto
Date 11-22-04	Signature Plumer (;  Acquelyn Burmeister  Debtor
Penalty for making a false statement: Fine of up to \$500,00	Debtor 0 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court	
Northern District of Illinois	

In i	reJacquelyn Burmeister	C	ase No.				
	Del	btor(s) C	hapter	13			
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FO	OR DE	CBTOR(S)			
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I compensation paid to me within one year before the filing of the petitibe rendered on behalf of the debtor(s) in contemplation of or in connection.	on in bankruptcy, or agreed	to be paid	d to me, for services rendered or t			
	For legal services, I have agreed to accept.	\$ <u>_</u>		2,700.00			
	Prior to the f.ling of this statement I have received	\$		1,500.00			
	Balance Due	\$ <u>_</u>		1,200.00			
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
<b>l</b> .	■ I have not agreed to share the above-disclosed compensation with a	ny other person unless they	ire memb	pers and associates of my law firm			
	☐ I have agreed to share the above-disclosed compensation with a pecopy of the agreement, together with a list of the names of the peop						
<b>i</b> .	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed.						
i.	By agreement with the debtor(s), the above-disclosed fee does not inclu Representation of the debtors in any dischargeability ac pursuan: to 11 USC 522(f)(2)(A) for avoidance of lie adversary proceeding.	ctions, judicial lien avoida					
	CERTIFICA	ATION					
	ed:Arm Mac 444 Chic	ando Mojica J # 628064 ey & Chern N. Wells, Ste. 301 eago, IL 60610 2) 467-0004 Fax: (312) 46	3				

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Course M. Bulmus (1) 1-72-04

Debtor's Signature Case Number